

UNITED STATES BANKRUPTCY COURT

Northern District of Georgia

In Re: Debtor(s)

**Niyanyawh Zakiyyah Nicole Sims**  
4135 Shining Armor Drive  
Conley, GA 30288

Case No.: **15-59212-wlh**  
Chapter: **7**  
Judge: **Wendy L. Hagenau**

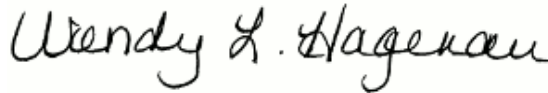
**xxx-xx-7957**

**DISCHARGE OF DEBTOR(S) WITH ORDER APPROVING TRUSTEE'S REPORT OF NO  
DISTRIBUTION, CLOSING ESTATE AND DISCHARGING TRUSTEE**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Bankruptcy Code, (the Bankruptcy Code).

It further appears that the trustee in the above styled case has filed a report of no distribution and said Trustee has performed all other and further duties required in the administration of said estate; accordingly, it is hereby

**ORDERED** that the said estate is closed; that the Trustee is discharged from and relieved of said trust.



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Wendy L. Hagenau  
United States Bankruptcy Judge

Dated: September 15, 2015

Form 182

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION  
REGARDING THE BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

FORM 182 continued

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

This discharge does not affect any property of the estate as defined by section 541 of the Bankruptcy Code, and the automatic stay of section 362(a) of the Bankruptcy Code continues to apply to any property of the estate unless and until the automatic stay has been terminated by order of the court or expires pursuant to section 362(c) of the Bankruptcy Code. Such property remains subject to administration by the trustee on behalf of the bankruptcy estate.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**This Bankruptcy Discharge is an important document that you should retain in the event a copy is needed in the future. If you request a copy from the Clerk's Office at a later date, you will be required to pay a fee.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Northern District of GeorgiaIn re:  
Niyanyawh Zakiyyah Nicole Sims  
DebtorCase No. 15-59212-wlh  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 113E-9

User: gorry  
Form ID: 182Page 1 of 2  
Total Noticed: 25

Date Rcvd: Sep 15, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 17, 2015.

db +Niyanyawh Zakiyyah Nicole Sims, 4135 Shining Armor Drive, Conley, GA 30288-1960  
 aty +Craig Z. Black, The Semrad Law Firm, LLC, Suite 3600, 101 Marietta Street, NW, Atlanta, GA 30303-2716  
 ust Office of the United States Trustee, 362 Richard Russell Building, 75 Ted Turner Drive, SW, Atlanta, GA 30303  
 19042236 +1st Finl Invstmnt Fund, 3091 Governors Lake Dr, Peachtree Corners, GA 30071-1135  
 19042237 +Aamco Transmission, All in One, Inc., 5460 Jonesboro Road, Morrow, GA 30260-3536  
 19042241 +Department of Justice, Tax Div, Civil Trial Section, Southern, PO Box 14198; Ben Franklin Sta, Washington, DC 20044-4198  
 19042248 +Mack's Auto Sales, 4620 Old Jonesboro Road, Forest Park, GA 30297-1557  
 19042249 +New Creation Enterprises, PO Box 764, Holly Springs, GA 30142-0764  
 19042250 +Office of the Attorney General, 40 Capitol Square, SW, Atlanta, GA 30334-9057  
 19042252 +Scana Energy Marketing, 3344 Peachtree Rd Ne Ste, Atlanta, GA 30326-4808  
 19042254 Special Assistant U.S. Attorne, 401 W. Peachtree Street, NW, STOP 1000-D, Suite 600, Atlanta, GA 30308  
 19042255 +Thrift Investment Corp, Po Box 538, Fords, NJ 08863-0538

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
tr

+EDI: BJGWATTS.COM Sep 15 2015 20:48:00 Janet G. Watts, 600 North Glynn Street, Suite C, Fayetteville, GA 30214-6716  
 19042238 +EDI: ACBK.COM Sep 15 2015 20:48:00 American Credit Accept, 961 E Main St, Spartanburg, SC 29302-2185  
 19042239 +E-mail/Text: banko@berkscredit.com Sep 15 2015 21:20:26 Berks Credit & Coll, 900 Corporate Dr, Reading, PA 19605-3340  
 19042242 +E-mail/Text: bknotice@ercollections.com Sep 15 2015 21:21:26 Enhanced Recovery Corp, Attention: Client Services, 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
 19042243 EDI: GADEPTOFREV.COM Sep 15 2015 20:49:00 Georgia Department of Revenue, Bankruptcy Unit, 1800 Century Blvd. Suite 17200, Atlanta, GA 30345-3205  
 19042240 E-mail/Text: bankruptcy@gbmail.com Sep 15 2015 21:22:19 Best Bank, PO Box 240200, Milwaukee, WI 53224  
 19042244 EDI: HFC.COM Sep 15 2015 20:48:00 Hsbc/tax, Po Box 15524, Wilmington, DE 19850  
 19042246 EDI: IRS.COM Sep 15 2015 20:48:00 Internal Revenue Service, 401 W Peachtree St. NW, Stop 334-D, Atlanta, GA 30308  
 19042247 EDI: JEFFERSONCAP.COM Sep 15 2015 20:48:00 Jefferson Capital Systems, 16 Mcleland Rd, Saint Cloud, MN 56303  
 19042251 +E-mail/Text: bankruptcy@proffinance.com Sep 15 2015 21:21:28 Progressive Finance, 11629 South 700 East, Ste 250, Draper, UT 84020-8399  
 19042253 E-mail/Text: bankruptcy@senexco.com Sep 15 2015 21:19:36 Senex Services Corp, 333 Founds Rd, Indianapolis, IN 46268  
 19046184 +E-mail/Text: usagan.bk@usdoj.gov Sep 15 2015 21:21:03 U. S. Attorney, 600 Richard B. Russell Bldg., 75 Spring Street, SW, Atlanta, GA 30303-3315  
 19042257 +E-mail/Text: usagan.bk@usdoj.gov Sep 15 2015 21:21:03 United States Attorney's Offic, 75 Spring Street, S.W., Suite 600 U.S. Courthouse, Atlanta, GA 30303-3315  
 TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

19042245\* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346  
 19042256 ##+Transworld Systems Inc, 2235 Mercury Way Ste 275, Santa Rosa, CA 95407-5463

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 17, 2015

Signature: /s/Joseph Speetjens

District/off: 113E-9

User: gorry  
Form ID: 182

Page 2 of 2  
Total Noticed: 25

Date Rcvd: Sep 15, 2015

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 15, 2015 at the address(es) listed below:

Craig Z. Black on behalf of Debtor Niyanyawh Zakiyyah Nicole Sims rjsatlcourtdocs@gmail.com  
Janet G. Watts janet3870@att.net, GA35@ecfcbis.com  
Office of the United States Trustee ustpreion21.at.ecf@usdoj.gov

TOTAL: 3